



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

POWER & ASSOCIATES, P.C.

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Order Filed on May 17, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

MICHELE FREEMAN

Case No.: 18-14281

Chapter 13

Judge: Michael B. Kaplan

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: May 17, 2019**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at \_\_\_\_\_  
6 Tunica Court, Old Bridge, NJ 08857  
pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- Satisfy all Plan obligations from financing proceeds
- Continue to make payments under the Plan as proposed or confirmed
- Modify the Plan as follows:

ORDERED that debtor's counsel shall be allowed a legal fee of \$ \_\_\_\_\_ 2,500  
for representation in connection with this motion, which is to be paid (**choose one**):

- at closing       through the plan       outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

is applicable       is not applicable

ORDERED that the following other provisions apply:

To the extent that Fed. R. Bankr. P. 6004(h) applies to this order, the Court hereby Orders that Fed. R. Bankr. P. 6004(h) shall not apply to this order and this order is not stayed.

*rev.8/1/15*

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michele Freeman  
 Debtor

Case No. 18-14281-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Michele Freeman, 6 Tunica Court, Old Bridge, NJ 08857-1847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Elizabeth K. Holdren on behalf of Creditor Amboy Bank eholdren@hillwallack.com,  
 jhanley@hillwallack.com;hwbnkj@hillwallack.com  
 Michael Douglas Power on behalf of Debtor Michele Freeman power@lemonlawonline.com  
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6